A Study on Role of Self-Help Group in Economic Empowerment of Women in Urban Areas of Thane District" (F.Y. 2015 To 2025)

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Introduction

Empowering women has become essential, as they make up half of the country's population. The Nobel laureate and Indian economist, Mr. Amartya Sen, stated, “Without empowering women, issues such as literacy, healthcare, and overpopulation will remain unresolved challenges for developing nations.” Women's empowerment is vital for utilizing the workforce to foster the economic growth of a country. However, a significant number of women in India still adhere to traditional roles in household tasks and agriculture, both in rural and urban settings.

Women’s empowerment is a multidimensional approach and encompasses economic, political, social, cultural, personal, and familial facets; among these, the economic empowerment of women is particularly critical for societal advancement and economic progress.

Self Help Groups (SHGs) serve as a key tool in combating poverty and fulfilling the goals of rural development through community engagement in government development initiatives. SHGs are voluntary groups that provide micro-credit to their members, encouraging them to engage in entrepreneurial ventures.

Establishing women’s Self-Help Groups in India has been identified as a successful method for empowering women in both rural and urban areas. Since women are essential to societal formation, both the central and state governments are increasingly directing efforts towards utilizing women SHGs in sectors such as health, sanitation, nutrition, agriculture, forestry, and social initiatives, in addition to income-generating activities through micro-credit. Women-led SHGs have effectively shown how to gather and manage savings and credit requirements, establish connections with banks, and uphold financial discipline. Currently, there are approximately 9 million SHGs involving 100 million women members with their presence in every corner of India.

Role of Self-Help Group

Self-Help Groups (SHGs) are essential for promoting socio economic development, especially for underprivileged groups like women. The main way that these organizations empower women is by giving them access to financial resources that they might not have otherwise had through official financial institutions, like loans, credit, and savings. SHG members can invest in revenue-generating ventures, start small businesses, and jointly handle their financial

demands by pooling their resources. Women who are financially independent have more self-assurance and decision-making authority in their homes and in the larger community. SHGs also give members a forum for social cohesion where they may exchange stories, ask for guidance, and encourage one another, which promotes solidarity.

SHG women frequently take on the role of social change agents, bringing significant topics like women's rights, education, health, and sanitation to the public's attention. This empowers not only individual members but the community as a whole. SHGs make a substantial contribution to local economic growth in addition to fostering social empowerment and financial inclusion. SHGs serve as a link between major development projects and grassroots communities by making government schemes and microfinance programs more accessible. Members of SHGs are often able to start small businesses, thus contributing to entrepreneurship and local economic growth. These businesses create jobs and help reduce unemployment, further driving the economic development of their regions. Moreover, SHGs play a crucial role in poverty alleviation by offering a safe place for savings and providing small loans for emergencies, business investments, or educational needs. Through these initiatives, SHGs not only improve the financial standing of their members but also promote long-term social and economic transformation, making them vital contributors to inclusive development.

Review of Literature

1. **Karunarathne, Rasika & D, Praveena. (2024).** The study "Role of Self-help Groups in Women Empowerment in India" evaluates the impact of Self-help Groups (SHGs) on women's empowerment in India. It uses secondary data analysis to examine ten studies and aims to assess how SHGs contribute to women's empowerment. The research focuses on the effects of SHG participation on women's economic empowerment, decision-making authority, access to essential services, challenges faced by women, and external support mechanisms. The analysis reveals recurring themes related to the transformative influence of SHGs on women's socioeconomic status, social cohesion, and community advancement. Key findings show SHGs are effective in empowering women economically, socially, and politically, offering skill enhancement, access to financial resources, and collective decision-making. Despite challenges like insufficient training and limited political empowerment, SHGs play a pivotal role in promoting gender equality and inclusive development.

2. **Rosary Ramona Fernando A. & Dr. R. Azhagaiah (2015)** The development of the country hinges on the empowerment of women. Women empowerment refers to the process in which

women confront existing societal norms and cultures to promote their own well-being effectively. The Indian Constitution ensures equality for women in all areas. In this context, the year 2001 was recognized as the Year of Women Empowerment. The Ministry of Rural Development introduced the concept of self-help groups (SHGs), which have taken root in rural, semi-urban, and urban areas, contributing to the improvement of living standards. This paper investigates the economic empowerment of SHG members through these groups. The research was conducted in two blocks of Puducherry, namely Puducherry and Oulgaret. Primary data was gathered from 100 respondents using a structured interview schedule, with 50 participants from each selected block. A paired t-test was performed to assess the impact of SHG membership on economic empowerment. The findings reveal that SHGs have significantly enhanced the economic empowerment of women.

3. **Dr. Yoginder Singh (2013)**In his study EFFECT OF SELF HELP GROUP IN ECONOMIC EMPOWERMENT OF RURAL WOMEN IN HIMACHAL PRADESH describes Although they make up half of the world's population, women only earn about 10% of global income and possess less than 1% of all property. When compared to men, they face numerous disadvantages in terms of salaries, labor participation rates, and literacy rates. Social empowerment, political empowerment, gender justice, and demographic justice (rural and urban) are the main tactics for women's empowerment. The idea of Self-Help Groups (SHGs), which are based on a collective approach to rural development, can be used to empower rural women economically. Rural impoverished women who engage in profitable business endeavors on their own benefit greatly from Self-Help Groups (SHGs). SHGs are volunteer groups of people that come together to work toward shared objectives. This essay attempts to assess the type of business, how well it is run by women through Self-Help Groups, and how it affects rural communities' economic empowerment.

Need of the Study:

Thane district is the third largest industrial place in Maharashtra with 15 Talukas. These talukas have peculiarities but they are not similar in socioeconomic background. The urban areas of

Thane District are not equally developed hence the socioeconomic conditions of these areas are different and are having slow economic growth in certain areas. The Government of India has taken up the initiatives to uplift the status of women in rural areas by forming SHGs and it is also a perennial concern of the government. In concern to it, the Government has been focusing on areas such as education of women, girl-child literacy rate, equal voting rights, maternity benefits, equal remuneration, etc. to empower women in urban areas. Initiating Self-Help Groups are one of the Government's potent tools for empowering women. Self-Help Groups (SHGs) are gaining significance in uplifting women and transforming their socioeconomic situations.

Objectives of the Study:

- To study the efficiency of self-help groups in Thane district.
- To evaluate the government schemes received by self-help groups in Thane district.
- To study the industries and businesses operating through self-help groups in thane district
- To study the economic benefits received by the members of the self-help groups in thane district
- To study the role of self-help groups in the economic empowerment of women in urban areas in thane district
- To study the problems of the members of the self-help groups
- To study the contribution of the self-help groups to the economic development of Thane district.

Hypothesis

- **Null Hypothesis 1**: There is no significant relationship between the formation of self-help groups and the employment opportunities for women in urban areas of Thane district.

  Alternate Hypothesis 1: There is a significant relationship between the formation of self-help groups and the employment opportunities for women in urban areas of Thane district.

- **Null Hypothesis 2**: The importance of self-help groups in urban areas of Thane district has no significant effect on the financial income of its members.

  Alternate Hypothesis 2: The importance of self-help groups in urban areas of Thane district has a significant effect on the financial income of its members.

- **Null Hypothesis 3**: Membership in self-help groups has no significant impact on the economic development of women in urban areas.

  Alternate Hypothesis 3: Membership in self-help groups has a significant impact on the economic development of women in urban areas.

- **Null Hypothesis 4**: Self-help groups do not significantly contribute to the financial empowerment of women in urban areas.

  Alternate Hypothesis 4: Self-help groups significantly contribute to the financial empowerment of women in urban areas.

- **Null Hypothesis 5**: The establishment of self-help groups does not lead to any significant increase in the financial income of women in urban areas of Thane district.

  Alternate Hypothesis 5: The establishment of self-help groups does not lead to any significant increase in the financial income of women in urban areas of Thane district.

Significance of the Study:

The study on self-help groups (SHGs) in Thane District is crucial for understanding their growth and impact on individuals and the community. It evaluates the operational efficiency of SHGs, identifying best practices and areas for improvement. The study also assesses the effectiveness of government schemes, revealing the diverse range of industries and businesses operated by SHGs in Thane. It highlights the direct economic benefits SHG members receive, highlighting their role in poverty reduction, better livelihoods, and overall economic stability. The study also focuses on the economic empowerment of women through SHGs in urban areas like Thane, highlighting how participation helps women gain financial independence, improve their social status, and progress towards gender equality. The study also identifies the challenges faced by SHG members, providing actionable recommendations to overcome these issues and enhance the functioning of SHGs. The study also explores the role of SHGs in the broader economic development of Thane District, fostering entrepreneurship, creating employment opportunities, and supporting the district's overall growth. The findings could have significant implications for local development and shape the future of SHGs in urban areas.

Scope of the Study:

The area of the study is restricted only to selected SHGs women members belonging to urban areas of Thane district. The study covers 400 SHG women members of urban areas of Thane district. The study concentrated only on the role of SHGs in empowering women in urban areas of Thane district through different schemes and awareness programs run by the Government. The study focuses on finding out whether women have become independent and empowered after getting employed with SHGs in urban areas of Thane district. The study measures the degree of empowerment.

Limitations of the Study:

The findings of the present study are subject to the following limitations:

1. The study is limited only to urban areas of Thane District.
2. A sample size is limited to 400 women and it focuses only on the women beneficiaries of Self-Help Groups.

3. The research study purely relies upon the samples' responses and therefore accuracy and authenticity of the data depends on the honesty of their responses.

RESEARCH METHODOLOGY OF THE STUDY

Research is defined as "A systemized method to gain knowledge". The technique deployed to analyze and interpret the data plays a crucial role. An effective research methodology plays a significant role in achieving the desired objectives. On the basis of this research proposal, various hypotheses are framed and quantitative data will be collected through surveys. This research is predominantly based on primary data. However, a strong foundation of secondary data will also be needed. Thus, it would be a blend of primary and secondary research.

A. SOURCES OF DATA:

For the purpose of the above study and to achieve the objectives, the researcher will focus on primary and secondary data as a source of information.

a) **The primary data collection:** Primary data is data that is collected for the first time in the processing of the analysis. This study is primarily based on the primary data which will be collected by using a structured questionnaire.

b) **The Secondary data collection:** The secondary data will be collected from sources like websites, Government reports, NABARD annual reports, libraries, online journal and newspapers articles, Ph.D. theses, research reports and e-books etc.

B. SAMPLE PROFILE

The total size of Thane district is roughly 4,428 square kilometers. The district is distinguished by a blend of rural, suburban, and urban environments. Thane district is one of the most populated districts in Maharashtra, with an expected population of about 11 million people, according to the 2021 Census. With a high population density in Thane and the surrounding areas, the district is well-known for its quickly increasing urbanization. The area of Thane district is separated into a number of talukas, or sub-districts, such as Ulhasnagar, Bhiwandi, Kalyan, and Thane. The district is further separated into rural and urban areas, with the former being heavily populated and industrialized. The city of Thane itself is a significant center of government and business.

C. SAMPLE DESIGN

This research uses a Probability sampling method for the present study in which stratified and random sampling methods are deployed for data collection. This technique provides every element or unit to have an equal chance of being selected in the sample survey. The study is limited to the extent of Urban areas of Thane District. SHGs of Thane District are divided into 5 Blocks as follows:

Block No.	Block	Total No. Of SHGs
1.	**AMBERNATH**	897
2.	**BHIWANDI**	3,263
3.	**KALYAN**	1,639
4.	**MURBAD**	2,305
5.	**SHAHAPUR**	2,750
Total		**10,854**

Source: https://aajeevika.gov.in/(National Rural Livelihood Mission website)

D. DATA COLLECTION METHOD:

The data will be collected using a structured questionnaire. Open as well as close-ended questions will be included in the questionnaire to get answers to the research questions laid down in the study.

E. SAMPLE SIZE

A sample size of 400 SHGs women will be considered for the study by way of structured questionnaire.

F. SAMPLE TECHNIQUES AND STATISTICAL TOOLS:

Statistical analysis will be carried out by making use of different statistical tools that would be appropriate such as Non-Parametric test, ANNOVA, Chi-Square Test, T-test, Regression Analysis and represented through appropriate diagrams and graphs.

STUDY SCHEME OF CHAPTERISATION

Chapter-1	***INTRODUCTION OF THE STUDY***
Chapter-2	***REVIEW OF LITERATURE***
Chapter-3	***RESEARCH METHODOLOGY***
Chapter-4	***OVERVIEW OF SELF-HELP GROUPS***
Chapter-5	***DATA ANALYSIS AND INTERPRETATION***
Chapter-6	***FINDINGS AND SUGGESTIONS***
Chapter-7	***CONCLUSIONS AND FUTURE SCOPE***
Appendices	***1) Bibliography*** ***2) Annexures***

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